

TRISUMMIT BANK

	CPP Disbursement Date 04/03/2009	Cert 58467	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$272	\$279	2.4%		
Loans	\$135	\$143	5.6%		
Construction & development	\$21	\$20	-1.0%		
Closed-end 1-4 family residential	\$36	\$39	6.3%		
Home equity	\$7	\$6	-15.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-65.4%		
Commercial & Industrial	\$16	\$15	-0.7%		
Commercial real estate	\$40	\$39	-3.2%		
Unused commitments	\$27	\$28	4.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$84	\$73	-12.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$30	\$33	7.3%		
Cash & balances due	\$5	\$7	57.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$244	\$246	0.7%		
Deposits	\$210	\$223	6.1%		
Total other borrowings	\$34	\$23	-32.7%		
FHLB advances	\$28	\$22	-23.3%		
Equity					
Equity capital at quarter end	\$28	\$33	17.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	10.9%	--		
Tier 1 risk based capital ratio	17.6%	18.9%	--		
Total risk based capital ratio	18.9%	19.8%	--		
Return on equity ¹	-3.5%	3.4%	--		
Return on assets ¹	-0.4%	0.4%	--		
Net interest margin ¹	2.9%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	63.2%	104.9%	--		
Loss provision to net charge-offs (qtr)	64500.0%	1000.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	12.4%	6.6%	0.0%	-0.1%	--
Closed-end 1-4 family residential	2.4%	0.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	2.5%	1.0%	0.0%	0.0%	--